

UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION

CHANNEL E. ALLEN,

Plaintiff,

Case No. 23-10248

v.

Honorable Nancy G. Edmunds

MICHIGAN FIRST CREDIT UNION,

Defendant.

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**ORDER ACCEPTING AND ADOPTING THE MAGISTRATE JUDGE'S  
JULY 15, 2024 REPORT AND RECOMMENDATION [82]**

This lawsuit was filed by pro se Plaintiff Channel E. Allen against Defendant Michigan First Credit Union and brings claims under the Fair Housing Act ("FHA") and the Equal Credit Opportunity Act ("ECOA"). (ECF No. 54.) The case has been referred to Magistrate Judge David R. Grand for all pre-trial matters. (ECF No. 5.) Before the Court is the Magistrate Judge's report and recommendation to grant Defendant's motion for summary judgment. (ECF No. 82.) Plaintiff has filed objections to that report.<sup>1</sup> (ECF Nos. 83, 84.) But Plaintiff merely repeats the same arguments she made in opposition to Defendant's motion.<sup>2</sup> "This Court is not obligated to address objections made in this form

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<sup>1</sup> Under Federal Rule of Civil Procedure 72(b)(3), "[t]he district judge must determine de novo any part of the magistrate judge's disposition that has been properly objected to. The district judge may accept, reject, or modify the recommended disposition; receive further evidence; or return the matter to the magistrate judge with instructions." See also 28 U.S.C. § 636(b)(1).

<sup>2</sup> Plaintiff has submitted two exhibits in support of her objections. The second—what Plaintiff describes as a portion of the studentloan.gov website (ECF No. 84-1)—was referenced but not attached to her response to Defendant's motion (see ECF No. 67). Regardless, the Magistrate Judge considered the underlying argument and noted that "[a] government repayment program to forgive student loans after a certain period of time is separate and distinct from underwriting calculations as to whether a certain monthly payment amount will fully amortize over the term of the loan." (See ECF No. 82, PageID.1288 n.8.)

because the objections fail to identify the *specific* errors in the magistrate judge's proposed recommendations, and such objections undermine the purpose of the Federal Magistrate's Act, which serves to reduce duplicative work and conserve judicial resources." See *Owens v. Comm'r of Soc. Sec.*, No. 1:12-CV-47, 2013 U.S. Dist. LEXIS 44411, at \*8 (W.D. Mich. Mar. 28, 2013) (citations omitted). Nonetheless, the Court has reviewed the record and agrees with the Magistrate Judge's thorough analysis of the issues along with his conclusion that Plaintiff has not submitted evidence that raises a genuine issue of material fact regarding all of the elements of a prima facie case of FHA discrimination or her claims under the ECOA. Thus, the Court OVERRULES Plaintiff's objections and ACCEPTS AND ADOPTS the Magistrate Judge's report and recommendation (ECF No. 82). Accordingly, Defendant's motion for summary judgment (ECF No. 63) is GRANTED.

SO ORDERED.

s/Nancy G. Edmunds  
Nancy G. Edmunds  
United States District Judge

Dated: August 5, 2024

I hereby certify that a copy of the foregoing document was served upon counsel of record on August 5, 2024, by electronic and/or ordinary mail.

s/Marlena A. Williams  
Case Manager